



Reforming Health Care Right Here at Home

Small business owners in Rye thanked Congresswoman Lowey for supporting health reform because they are struggling to continue to pay all their own and 75% of their employees' health benefits. "That \$1200 per month bill has really contributed to the stress we feel during the recession," they wrote.

Congresswoman Lowey fought to preserve assistance for small businesses who provide coverage to their employees. 22,100 local small businesses will be eligible for tax credits as soon as this year.

A constituent from White Plains shared her story about a 27-year-old family member with inadequate insurance. She's worried that he could soon lose his battle with cancer because he cannot afford some of the treatments. She wrote, "From discrimination by insurance companies against the millions of us with "pre-existing conditions" to lack of affordable care, we've had enough of things the way they are."

By ending denials of coverage based on pre-existing conditions, health insurance reform will ensure that 9,200 residents in NY18 with pre-existing conditions have access to health insurance.

One Bronxville business owner urged support of the health reform bill because his premiums go up 20% per year, while health care inflation only 3%.

Congresswoman Lowey was a lead proponent of provisions that will require insurers to justify exorbitant increases and allow states to bar insurers with unreasonable increases from participating in the insurance exchanges.

A senior citizen from Congers contacted Congresswoman Lowey because of high prescription drug costs that Medicare Part D beneficiaries face once they reach the so-called "donut hole" – the point at which Medicare no longer covers the costs of their expensive medications.

Health insurance reform will immediately begin closing the "donut hole" by giving senior citizens with high out-of-pocket costs \$250 to defray expenses.

Two years ago, Congresswoman Lowey fought **an insurance company that refused to cover life-saving cancer treatment for a White Plains resident**. His insurance finally agreed to cover his care.

Health reform legislation will improve coverage for 445,000 residents who already have insurance in Congresswoman Lowey's district, including by ensuring that insurance companies can't drop coverage when patients become sick and most need care.

A recent college graduate from Ossining began work in September. The deductible for her employer-provided insurance has increased from \$300 to \$500, and she recently considered foregoing a procedure her doctor recommended due to the high cost and deductible on her plan. She wrote Congresswoman Lowey, "If my deductible can go up by 67% in six months, what will happen in 2 years or 3 years?" and asked her to support health care reform.

After health reform is enacted, she and 46,000 young adults in NY's 18th district can stay on their parents' insurance to reduce costs.

A 55-year old, self employed, mother in Ardsley thanked Congresswoman Lowey for working to contain the costs of health care. She wrote, "I am in dire need of help," and said the premium for her individual – not family – coverage, which she pays completely out-of-pocket, will soon hit \$831 per month, or nearly \$10,000 annually.

By providing more choices and greater competition, insurance exchanges will contain the skyrocketing costs of health insurance. In addition, 91,000 families in Westchester and Rockland Counties will be eligible for tax credits to help pay their premiums.